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# CCM 2014 Testimony

900 CHAPEL STREET, 9th FLOOR, NEW HAVEN, CT 06510-2807 PHONE (203) 498-3000 FAX (203) 562-6314

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## ***INSURANCE & REAL ESTATE COMMITTEE***

March 6, 2014

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 92% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

- Senate Bill 190    *"An Act Requiring Health Insurance Coverage for Tomosynthesis for Breast Cancer Screenings"*
- Senate Bill 191    *"An Act Concerning Health Insurance Coverage of Orally and Intravenously Administered Medications"*
- Senate Bill 200    *"An Act Expanding Health Insurance Coverage for Specialized Formula"*
- Senate Bill 202    *"An Act Concerning Health Insurance Coverage for Telemedicine Services"*
- House Bill 5245   *"An Act Requiring Health Insurance Coverage for Fertility Preservation for Cancer Patients"*

Among other things, these proposals would create new mandated expansions of health insurance policies in order to provide coverage for various treatments, procedures or equipment.

These proposals all have merit however, it is undeniable that state-mandated expansions of health insurance coverage would increase insurance costs and thus premiums, which would eventually be borne by policy holders - municipalities to name one. This would result in increased insurance costs statewide – on top of continually rising insurance, retirement and energy costs on local budgets – and compounded by shifts in state aid.

Good intentions can have unintended consequences – as could be the case with these proposals.

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our communities – particularly on local programs and services, and (2) **hold these proposals until further analyses are conducted.**

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If you have any questions, please contact Robert Labanara, State Relations Manager of CCM,  
at [rlabanara@ccm-ct.org](mailto:rlabanara@ccm-ct.org).